Attorney Docket No.: 91186-000100US-725680

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Philip F. Spalding

Application No.: 10/789,158

Filed: February 27, 2004

For: SYSTEM FOR FACILITATING

TRANSACTIONS

Customer No.: 20350

Confirmation No. 8979

Examiner: Valerie Lubin

Technology Center/Art Unit: 3626

AMENDMENT AFTER ALLOWANCE UNDER 37 CFR § 1.312

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Commissioner:

In response to the Notice of Allowance mailed December 7, 2011, please amend the above-identified application as follows:

Amendments to the Specification are reflected in the listing of claims which begins on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 8 of this paper.

Amendments to the Drawings begin on page 11 of this paper and include both an attached replacement sheet and an annotated sheet showing changes.

Remarks/Arguments begin on page 12 of this paper.

An Appendix including amended drawing figures is attached following page 12 of this paper.